

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit: 2434

Examiner: Gee, Jason Kai Yin

In Re: Vincent Cedric Colnot
Case: P1986
Serial No.: 10/696,652
Filed: 10/30/2003
Subject: Method and Apparatus for Securing Online Transactions over the Phone

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Dear Sir:

Response D